

Information to identify the case:

Debtor 1	<u>Krista E. Kandebo</u>	Social Security number or ITIN	xxx-xx-1468
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	14-13763-CMG		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Krista E. Kandebo

3/9/20

By the court: Christine M. Gravelle
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4

United States Bankruptcy Court
District of New JerseyIn re:
Krista E. Kandebo
DebtorCase No. 14-13763-CMG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
Form ID: 3180WPage 1 of 2
Total Noticed: 44

Date Rcvd: Mar 09, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 11, 2020.

db +Krista E. Kandebo, 58 Pennwood Drive, Trenton, NJ 08638-4716
cr +DITECH FINANCIAL LLC, Phelan Hallinan & Schmieg, PC, 1617 JFK Boulevard, Suite 1400,
Philadelphia, PA 19103-1814
cr +GREEN TREE SERVICING LLC, Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100,
Mt. Laurel, NJ 08054-3437
514703781 +ALTAIR OH XIII, LLC, C O WEINSTEIN, PINSON, AND RILEY, PS, 2001 WESTERN AVENUE, STE 400,
SEATTLE, WA 98121-3132
514564572 +Beneficial, 530 Lawrence Square Blvd., South, Lawrenceville, NJ 08648-2674
514833150 #CitiMortgage, Inc., P.O. Box 688971, Des Moines, IA 50368-8971
518052354 +DITECH FINANCIAL LLC, RAS CITRON, LLC, 130 CLINTON ROAD, SUITE 202,
FAIRFIELD, NJ 07004-2927
514564583 +Home Depot, P.O.Box 790393, Saint Louis, MO 63179-0393
514710743 JPMorgan Chase Bank, N.A., National Bankruptcy Department, P.O. BOX 901032,
Ft. Worth, TX 76101-2032
518623196 NewRez LLC d/b/a Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826
518623197 NewRez LLC d/b/a Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826,
NewRez LLC d/b/a Shellpoint Mortgage Ser, P.O. Box 10826, Greenville, SC 29603-0826
514564586 +Northland Group, P.O. Box 390905, Minneapolis, MN 55439-0905
514564587 +One Main Financial, 3100 Quakerbridge RD D-7, Trenton, NJ 08619-1658
514564590 +Sears, PO Box 6082, Sioux Falls, SD 57117-6082
514564592 +United Collection Bureau, 5620 Southwyck Blvd., Suite 206, Toledo, OH 43614-1501

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Mar 10 2020 00:34:47 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Mar 10 2020 00:34:43 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235
514747567 EDI: AIS.COM Mar 10 2020 03:43:00 American InfoSource LP as agent for,
Midland Funding LLC, PO Box 268941, Oklahoma City, OK 73126-8941
514564575 EDI: CITICORP.COM Mar 10 2020 03:33:00 Citi, P.O. box 183113, Columbus, OH 43218-3113
514564578 EDI: CITICORP.COM Mar 10 2020 03:33:00 Citi Cards, PO Box 183113, Columbus, OH 43218
514564573 +EDI: CAPITALONE.COM Mar 10 2020 03:33:00 Capital One, P.O.BOX 30285,
Salt Lake City, UT 84130-0285
514564574 EDI: CAUT.COM Mar 10 2020 03:33:00 Chase Auto Finance, PO Box 901076, TX1-0056,
Fort Worth, TX 76101-2076
514564576 +EDI: CITICORP.COM Mar 10 2020 03:33:00 Citi, PO Box 6500, Sioux Falls, SD 57117-6500
514564577 +EDI: CITICORP.COM Mar 10 2020 03:33:00 Citi Advantage, P.O Box 6004,
Sioux Falls, SD 57117-6004
514564579 +EDI: WFNNB.COM Mar 10 2020 03:33:00 Comenity Capital Bank, P.O.Box 183043,
Columbus, OH 43218-3043
514564580 E-mail/PDF: creditonebknnotifications@resurgent.com Mar 10 2020 00:29:19 Credit One Bank,
PO Box 60500, City Of Industry, CA 91716-0500
514564581 +EDI: DISCOVER.COM Mar 10 2020 03:33:00 Discover, PO Box 71084, Charlotte, NC 28272-1084
514576215 EDI: DISCOVER.COM Mar 10 2020 03:33:00 Discover Bank, DB Servicing Corporation,
PO Box 3025, New Albany, OH 43054-3025
514564582 E-mail/Text: bankruptcy.bnc@ditech.com Mar 10 2020 00:34:14 Green Tree,
800 Landmark Towers, 345 St. Peter Street, Saint Paul, MN 55102
514816469 E-mail/Text: bankruptcy.bnc@ditech.com Mar 10 2020 00:34:14 Green Tree Servicing LLC,
PO Box 6154, Rapid City, SD 57709-6154, Telephone#: 888-298-7785
514816470 +E-mail/Text: bankruptcy.bnc@ditech.com Mar 10 2020 00:34:14 Green Tree Servicing LLC,
PO Box 0049, Palatine, IL 60055-0049, Telephone 60055-0049
514564591 EDI: JPMORGANCHASE Mar 10 2020 03:33:00 Slate from Chase, Cardmember Service,
PO Box 15123, Wilmington, DE 19850-5123
514720305 EDI: CAUT.COM Mar 10 2020 03:33:00 JPMorgan Chase Bank, N.A.,
National Bankruptcy Department, P.O. Box 29505 AZ1-1191, Phoenix, AZ 85038-9505
514564585 +E-mail/PDF: resurgentbknnotifications@resurgent.com Mar 10 2020 00:30:02 LVNV Funding,
PO Box 10497, Greenville, SC 29603-0497
514797999 E-mail/PDF: resurgentbknnotifications@resurgent.com Mar 10 2020 00:30:01
LVNV Funding, LLC its successors and assigns as, assignee of SpringCastle Finance,
Funding Trust, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
514564584 EDI: RMSC.COM Mar 10 2020 03:33:00 Lord and Taylor/GECRB, PO Box 960035,
Orlando, FL 32896-0035
514564588 +EDI: AGFINANCE.COM Mar 10 2020 03:33:00 OneMain Financial, Bankruptcy Dept.,
PO Box 140489, Irving, TX 75014-0489
514837049 EDI: PRA.COM Mar 10 2020 03:33:00 Portfolio Recovery Associates, LLC, c/o Capital One,
POB 41067, Norfolk VA 23541
514836900 EDI: PRA.COM Mar 10 2020 03:33:00 Portfolio Recovery Associates, LLC,
c/o Capital One/Hsbc, POB 41067, Norfolk VA 23541
514639662 EDI: Q3G.COM Mar 10 2020 03:33:00 Quantum3 Group LLC as agent for, Comenity Capital Bank,
PO Box 788, Kirkland, WA 98083-0788
514703984 EDI: Q3G.COM Mar 10 2020 03:33:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,
PO Box 788, Kirkland, WA 98083-0788

District/off: 0312-3

User: admin
Form ID: 3180W

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Total Noticed: 44

Date Rcvd: Mar 09, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

514564589 +E-mail/PDF: resurgentbkn notifications@resurgent.com Mar 10 2020 00:29:27
Resurgent Capital Services, P.O.Box 19034, Greenville, SC 29602-9034
514564593 +EDI: URSI.COM Mar 10 2020 03:33:00 United Recovery, P.O. Box 722910,
Houston, TX 77272-2910
514564594 EDI: RMSC.COM Mar 10 2020 03:33:00 Walmart, P.O. Box 530927, Atlanta, GA 30353-0927
TOTAL: 29

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 11, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 9, 2020 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo docs@russotrustee.com
Aleisha Candace Jennings on behalf of Creditor Ditech Financial LLC ajennings@rasflaw.com
Andrew L. Spivack on behalf of Creditor GREEN TREE SERVICING LLC nj.bkecf@fedphe.com
Denise E. Carlon on behalf of Creditor JP MORGAN CHASE BANK, N.A. dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Harold N. Kaplan on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing
hkaplan@rasnj.com, informationathnk@aol.com
Kevin C. Fayette on behalf of Debtor Krista E. Kandebo kfayette@kevinfayette.com
Kevin Gordon McDonald on behalf of Creditor Ditech Financial LLC kmcdonald@kmlawgroup.com,
bkgroup@kmlawgroup.com
Sherri Jennifer Smith on behalf of Creditor DITECH FINANCIAL LLC nj.bkecf@fedphe.com,
nj.bkecf@fedphe.com

TOTAL: 9